

**Information to identify the case:**

Debtor 1	<u>Diana Lee Saada</u>	Social Security number or ITIN	xxx-xx-4197
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 17-34336-CMG			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Diana Lee Saada

4/13/18

**By the court:** Christine M. Gravelle  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Diana Lee Saada  
 Debtor

Case No. 17-34336-CMG  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 32

Date Rcvd: Apr 13, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 15, 2018.

db +Diana Lee Saada, 1528 East 9th Street, Brooklyn, NY 11230-6539  
 cr +Deutsche Bank National Trust Company, as Trustee f, 6409 Congress Avenue, Ste 100,  
 Boca Raton, FL 33487-2853  
 517208731 Alliance One, 8589 Aero Dr, San Diego, CA 921231103  
 517208733 BIDMC Diagnostic Pathology, 1 Brookline Ave, Boston, MA 02215-3421  
 517208734 Beth Israel, 317 3 17th St, New York, NY 100033804  
 517208735 Beth Israel, 311 E 17th St, New York, NY 100033804  
 517208736 Church Warren Realty Corp, 140 58th St Ste SF, Brooklyn, NY 112202561  
 517208737 Comcast NJ Monmouth County Ser, 403 South St, Eatontown, NJ 07724-1867  
 517249894 +Deutsche Bank National Trust Company, Robertson, Anschutz & Schneid, P.L.,  
 6409 Congress Avenue, Ste 100, Boca Raton, FL 33487-2853  
 517208738 +Eastern Account System, 15 Glen Rd Ste 110, Sandy Hook, CT 06482-1161  
 517208739 Farmers National Doc Center, PO Box 268994, Oklahoma City, OK 731268994  
 517208741 Financial Recoveries, 200 E Park Dr Ste 100, Mount Laurel, NJ 080541297  
 517268231 #JCP&L Co, PO Box 579, Red Bank NJ 07701-0579  
 517268232 ++JERSEY CENTRAL POWER AND LIGHT COMPANY, BUILDING 3, 331 NEWMAN SPRINGS ROAD,  
 RED BANK NJ 07701-6771  
 (address filed with court: JCPL, 76 S Main Street, Akron OH 44308-1812)  
 517208743 #JERSEY CENTRAL POWER AND LIGHT COMPANY, Bldg 3, 331 Newman Springs Rd,  
 Red bank, NJ 07701-6771  
 517208745 Joseph E Heinz, 3 Wildwood Trl, Boonton, NJ 07005-1038  
 517208746 Memorial Sloan Kettering, Schwarz Research Blvd, 1250 1st Ave, New York, NY 10065-6038  
 517208747 NJ Motor Vehicle, POB 160, Trenton, NJ 08666-0160  
 517268236 Senex Svc, Monmouth Med Center  
 517208749 Specialized Loan Service, 8742 Lucent Blvd Ste 300, Highlands Ranch, CO 80129-2386  
 517208752 Vengroff Williams In, PO Box 4155, Sarasota, FL 342304155  
 517268238 Wells Fargo, 7711 Plantation Rd, Roanoke VA 24019-3224  
 517208754 Wells Fargo, 1111 Plantation Rd, Roanoke, VA 24019-3224

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Apr 13 2018 22:13:23 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Apr 13 2018 22:13:22 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 517208755 EDI: BBWFROST.COM Apr 14 2018 01:58:00 Barry Frost, TEICH GROH, 691 State Highway 33,  
 Trenton, NJ 08619-4407  
 517208740 E-mail/Text: legal@fastenal.com Apr 13 2018 22:13:18 Fastenal, 2001 Theurer Blvd,  
 Winona, MN 55987-9902  
 517208742 EDI: AMINFOFP.COM Apr 14 2018 01:58:00 First Premier Bank, 601 S Minnesota Ave,  
 Sioux Falls, SD 57104-4868  
 517208748 E-mail/Text: EBN\_Notifications@OWB.com Apr 13 2018 22:13:21 One West Bank,  
 6900 Beatrice Dr, Kalamazoo, MI 49009-9559  
 517208750 EDI: WTRRN BANK.COM Apr 14 2018 02:03:00 Target N.b., PO Box 673,  
 Minneapolis, MN 554400673  
 517208751 EDI: CHRYSLER.COM Apr 14 2018 01:58:00 Td Auto Finance, 5225 Crooks Rd Ste 140,  
 Troy, MI 48098-2823  
 517208753 EDI: VERIZONCOMB.COM Apr 14 2018 02:04:00 Verizon New Jersey Inc, 500 Technology Dr,  
 Weldon Spring, MO 63304-2225

TOTAL: 9

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

517268228 Bank of America  
 517268229 Comcast NJ Monmouth County Eq  
 517208756 Deutsche Bank Nation, Att: Richard Citron  
 517268233 Lineberger Goggan Blair & Sampson  
 517268235 NY Presbyterian  
 517268234 New York Presbyterian  
 517268230 UMG/RW J Dept of Cancer  
 517268237 Vital Recovery Svcs  
 517268239 ZZAzanus Ltd  
 517208744\* ++JERSEY CENTRAL POWER AND LIGHT COMPANY, BUILDING 3, 331 NEWMAN SPRINGS ROAD,  
 RED BANK NJ 07701-6771  
 (address filed with court: JCPL, POB 3687, Akron, OH 44309-3687)  
 517208732 ##Allied Interstate LLC, PO Box 4000, Warrenton, VA 20188-4000

TOTALS: 9, \* 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0312-3

User: admin  
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Total Noticed: 32

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 15, 2018

Signature: /s/Joseph Speetjens

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 13, 2018 at the address(es) listed below:

Andrea Dobin ecftrusteead@trenklawfirm.com, NJ55@ecfcbis.com  
Kevin M. Buttery on behalf of Creditor Deutsche Bank National Trust Company, as Trustee for  
Home Equity Mortgage Loan Asset-Backed Trust Series INABS 2007-B, Home Equity Mortgage Loan  
Asset-Backed Certificates Series INABS 2007-B bkyefile@rasflaw.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 3